

UNITED STATES BANKRUPTCY COURTWESTERN DISTRICT OF NEW YORK
BUFFALO DIVISIONIn re: DEBRA S. KOZAK
JOSEPH T. KOZAK
Debtor(s)

Case No.: 1011567 B

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert J. Mogavero, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/20/2010.
- 2) The plan was confirmed on 06/25/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/16/2015.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 8,550.00.
- 10) Amount of unsecured claims discharged without full payment: 74,787.41.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$44,671.68
Less amount refunded to debtor:	\$22.42

NET RECEIPTS:	\$44,649.26
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$1,675.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$2,589.02
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,264.02
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Attorney fees paid and disclosed by debtor:	\$925.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICAN FINANCIAL SOLUTIONS	Unsecured	NA	NA	NA	.00	.00
BAC/FLEET-CNS LNDG	Unsecured	NA	NA	NA	.00	.00
BANK ONE	Unsecured	5,646.00	NA	NA	.00	.00
DIRECT MERCHANTS BANK	Unsecured	NA	NA	NA	.00	.00
eCAST SETTLEMENT CORP.	Unsecured	1,363.00	1,676.60	1,676.60	83.83	.00
eCAST SETTLEMENT CORP.	Unsecured	912.00	912.19	912.19	45.61	.00
eCAST SETTLEMENT CORP.	Unsecured	4,200.00	6,305.58	6,305.58	315.28	.00
eCAST SETTLEMENT CORP.	Unsecured	NA	2,411.65	2,411.65	120.58	.00
eCAST SETTLEMENT CORP.	Unsecured	NA	997.26	997.26	49.86	.00
eCAST SETTLEMENT CORP.	Unsecured	NA	724.56	724.56	36.23	.00
eCAST SETTLEMENT CORP.	Unsecured	NA	6,037.74	6,037.74	301.89	.00
ESL FEDERAL CREDIT UNION	Unsecured	14,635.00	16,065.90	16,065.90	803.30	.00
FASHION BUG	Unsecured	646.00	NA	NA	.00	.00
FASHION BUG	Unsecured	NA	NA	NA	.00	.00
FIVE STAR BANK	Unsecured	NA	855.65	855.65	42.93	.00

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HOUSEHOLD FINANCE CORPORATION	Unsecured	16,000.00	NA	NA	.00	.00
HSBC BANK NEVADA	Unsecured	NA	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	7,200.00	10,289.13	10,289.13	10,289.13	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	125.30	125.30	6.27	.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	.00	.00	.00	.00
M & T BANK	Unsecured	1,598.00	NA	NA	.00	.00
MERCANTILE ADJUSTMENT	Unsecured	460.00	NA	NA	.00	.00
MERRICK BANK	Unsecured	NA	NA	NA	.00	.00
NYS DEPT. OF TAX & FINANCE	Unsecured	3,000.00	3,093.84	3,093.84	154.69	.00
PORTFOLIO RECOVERY ASSOCIATES, I	Unsecured	750.00	963.62	963.62	48.18	.00
RESURGENT CAPITAL SERVICES	Unsecured	482.00	485.60	485.60	24.28	.00
SCA/WESTERN AUTO	Unsecured	NA	NA	NA	.00	.00
SCA/WESTERN AUTO	Unsecured	NA	NA	NA	.00	.00
SEARS	Unsecured	NA	NA	NA	.00	.00
SOUTHERN TIER ANESTHESIOLOGIST	Unsecured	1,620.00	1,645.00	1,645.00	82.25	.00
THE BANK OF HOLLAND	Unsecured	1,332.00	NA	NA	.00	.00
TOMPKINS TRUST CO.	Secured	7,020.17	3,850.00	3,850.00	3,850.00	223.28
TOMPKINS TRUST CO.	Secured	NA	2,225.98	2,225.98	111.30	.00
TOMPKINS TRUST CO.	Secured	NA	1,960.15	1,960.15	98.01	.00
TOMPKINS TRUST CO.	Unsecured	488.00	401.53	401.53	20.08	.00
TOMPKINS TRUST CO.	Unsecured	2,631.00	NA	NA	.00	.00
TOMPKINS TRUST CO.	Unsecured	NA	855.92	855.92	42.80	.00
TRS RECOVERY SERVICES	Unsecured	875.00	NA	NA	.00	.00
U.S. DEPT. OF EDUCATION	Unsecured	32,648.00	50,936.96	50,936.96	2,546.85	.00
UNITED CONSUMER FINANCIAL SVCS	Secured	1,207.00	236.85	236.85	236.85	13.34
UNITED CONSUMER FINANCIAL SVCS	Unsecured	NA	NA	NA	.00	.00
UNITED CONSUMER FINANCIAL SVCS	Unsecured	NA	252.33	252.33	12.62	.00
WELLS FARGO BANK, NA	Secured	NA	160,135.20	160,135.20	.00	.00
WELLS FARGO BANK, NA	Secured	20,000.00	19,685.04	19,685.04	19,685.04	1,140.76
WELLS FARGO HOME MORTGAGE	Secured	NA	NA	NA	.00	.00
WFNNB/ LANE BRYANT	Unsecured	NA	NA	NA	.00	.00
WMC MORTGAGE	Secured	NA	NA	NA	.00	.00
WYOMING COUNTY BANK	Unsecured	NA	NA	NA	.00	.00

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WYOMING COUNTY BANK	Unsecured	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	160,135.20	.00	.00
Mortgage Arrearage:	19,685.04	19,685.04	1,140.76
Debt Secured by Vehicle:	8,036.13	4,059.31	223.28
All Other Secured:	236.85	236.85	13.34
TOTAL SECURED:	188,093.22	23,981.20	1,377.38

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	10,289.13	10,289.13	.00
TOTAL PRIORITY:	10,289.13	10,289.13	.00

GENERAL UNSECURED PAYMENTS:

94,750.23	4,737.53	.00
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Disbursements:

Expenses of Administration:	\$4,264.02	
Disbursements to Creditors:	\$40,385.24	
TOTAL DISBURSEMENTS:		\$44,649.26

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 08/21/2015By: /s/Albert J. Mogavero

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.